Electronic Acknowledgement Receipt				
EFS ID:	6892014			
Application Number:	10711290			
International Application Number:				
Confirmation Number:	5289			
Title of Invention:	SYSTEMS, METHODS, AND DEVICES FOR COMBINED CREDIT CARD AND STORED VALUE TRANSACTION ACCOUNTS			
First Named Inventor/Applicant Name:	Ashish Gupta			
Customer Number:	66170			
Filer:	Mark W. Williams/Clara Santa Maria			
Filer Authorized By:	Mark W. Williams			
Attorney Docket Number:	70655.5000			
Receipt Date:	27-JAN-2010			
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Time Stamp:	15:27:32			
Application Type:	Utility under 35 USC 111(a)			

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Submitted with Payment	no
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## File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		706555000RFOA.pdf	572153	ves	10
'	700333000III	53020ec9c28867843a50116f43466252184 b98c6	<b>'</b>		

	Multipart Description/PDF files in .zip description			
	Document Description	Start	End	
	Amendment After Final	1	1	
	Claims	2	7	
	Applicant Arguments/Remarks Made in an Amendment	8	10	
Warnings:				
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572153

#### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

#### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.